

qualify for a Chapter 7 filing, regardless of whether that person has the ability to repay part of his or her debt.

If this amendment were to pass, potential creditors would have a legitimate concern that loans to military personnel could require different underwriting standards. This could well mean higher interest rates for our soldiers and veterans. Even more disturbing, this would introduce bias into the system against soldiers and veterans—a perverse result and clearly not what this amendment envisions.

The Senator from Illinois raises a concern that none of us should turn our backs on: and that is whether our servicemen and women are fairly compensated, and whether they have the resources they need, particularly during deployment, to take care of their families. I call on the Congress to look carefully at this issue, and to make sure we are doing right by our military personnel and veterans.

But I urge you not to remedy any possible injustices through the bankruptcy courts.

Bankruptcy represents a long-standing commitment in this country to helping people get a fresh start. This principle has never been giving only certain people a fresh start: for example, only if you are a teacher, or a doctor or a soldier. If we started down that road, I'm not sure what would happen to most members of Congress, who tend to be lawyers.

The point is, this safety net should be available when a person truly cannot make good on his or her commitments, no matter who he or she is or what she does for a living.

No matter how noble the individual, no matter how compelling the story behind the economic need, the bankruptcy system must treat people equally and fairly.

This bill establishes a simple means test, which will affect approximately 10 percent of current filers. All it says is, after we've backed out all your current expenses, including your your house payment, your car payment, your child care costs, your education costs, your utility costs, your medical costs, and a whole host of other items, if after backing out all these payments you have the ability to pay back some of your loans, then you should. That's only right. That's only fair. And it shouldn't matter what your profession is.

Americans are an honorable people, and we work hard and play by the rules. If you can pay your debts, you should.

I am also troubled about the message this amendment sends about chapter 13 filings.

The implication is, do anything you can to avoid a repayment plan. The fact is, under the mechanism set forth in this bill, we have an unprecedented opportunity to help debtors rehabilitate their credit rating faster under a chapter 13 proceeding.

I will be working to encourage bankruptcy trustees to report on-time pay-

ments under a chapter 13 payment plan to the three major credit bureaus, so that debtors who get back on track will, quite literally, get credit for that discipline.

I also pledge to work with the creditor community to help them understand how these new payment reports might help them evaluate a chapter 13 debtor.

An amendment that automatically steers debtors to chapter 7 is misguided and would give no thought to the potential benefits of a chapter 13 filing.

I yield the floor and suggest the absence of a quorum.

The PRESIDING OFFICER. The clerk will call the roll.

The legislative clerk proceeded to call the roll.

Mr. DEMINT. Mr. President, I ask unanimous consent that the order for the quorum call be rescinded.

The PRESIDING OFFICER. Without objection, it is so ordered.

MORNING BUSINESS

Mr. DEMINT. Mr. President, I ask unanimous consent that there now be a period for morning business with Senators permitted to speak for up to 10 minutes each.

The PRESIDING OFFICER. Without objection, it is so ordered.

DISCHARGE PETITION—S.J. RES. 4

Mr. CONRAD. Mr. President, today pursuant to 5 U.S.C. 802(c), I have submitted a petition to discharge the Senate Committee on Agriculture, Nutrition, and Forestry from consideration of S.J. Res. 4, a joint resolution providing for congressional disapproval of the rule relating to risk zones for introduction of bovine spongiform encephalopathy, submitted by the Department of Agriculture under chapter 8 of title 5, United States Code, the Congressional Review Act.

DISCHARGE PETITION

We, the undersigned Senators, in accordance with chapter 8 of title 5, United States Code, hereby direct that the Senate Committee on Agriculture, Nutrition, and Forestry be discharged from further consideration of S.J. Res. 4, a resolution providing for congressional disapproval of the rule submitted by the Department of Agriculture relating to risk zones for the introduction of bovine spongiform encephalopathy, and further, that the resolution be placed upon the Legislative Calendar under General Orders.

Kent Conrad, Craig Thomas, Byron Dorgan, Ken Salazar, Harry Reid, Max Baucus, Jay Rockefeller, John Kerry, Conrad Burns, Tim Johnson, Dianne Feinstein, Jeff Bingaman, Barbara Boxer, Dick Durbin, Ron Wyden, Barack Obama, Chuck Schumer, Paul Sarbanes, Carl Levin, Hillary Clinton, Ted Kennedy, Jack Reed, Patrick Leahy, Tom Harkin, Mark Dayton, Russell Feingold, Barbara Mikulski, James Jeffords, Herb Kohl, Jon Corzine, Chris Dodd, E. Benjamin Nelson, Mary L. Landrieu.

HONORING OUR ARMED FORCES

SPECIALIST DAKOTAH L. GOODING

Mr. GRASSLEY. Mr. President, I speak today in remembrance of an Iowa soldier who has fallen in service to his country. Specialist Dakotah L. Gooding, a member of the C Troop, 5th Squadron, 7th Cavalry Regiment, 3rd Infantry Division, died on the 13th of February in Balad, Iraq when his vehicle overturned into a canal. He was 21 years old.

SPC Gooding grew up in Keokuk, IA and eventually moved to the Des Moines area. He attended the Scavo Alternative School and Lincoln High School. In the fall of 2000, at the age of 17, Dakotah fulfilled a life-long dream of joining the U.S. Army, following in the footsteps of many family members. He had served in the United States and Korea before going to Iraq. SPC Gooding came to Iraq as part of an Army Special Security Force that helped with voter protection in the recent historic democratic elections.

A cousin mentioned that SPC Gooding knew he had a mission to protect those around the world and those at home. SPC Gooding's mission was a noble one, and he carried it out with the courage and dignity that are so characteristic of our American soldiers. For his dedication and sacrifice, Dakotah deserves our respect and admiration. For family and friends who have felt this loss most deeply, I offer my sincere sympathy. My prayers go out to his wife, Angela, his mother, Judith, his two sisters, and his many other family and friends.

May we always remember with pride and appreciation Specialist Dakotah L. Gooding and all those Americans who have gone before him in service to their country.

FOREIGN OPERATIONS APPROPRIATIONS

WORLD COMPASSION

Mr. INHOFE. Mr. President, I know my friend from Kentucky played the key role in conference negotiations on H.R. 4818, the FY 2005 foreign operations appropriations bill, which were completed last year, and I ask if he is aware of language that was contained in the House report regarding World Compassion's activities in Afghanistan.

Mr. MCCONNELL. My staff informs me that the House report encouraged the State Department to review a proposal from this organization.

Mr. INHOFE. My colleagues should know that as a supporter of this group, I continue to encourage the State Department to consider a proposal from World Compassion. This organization's "Shelter, Support, and Skills Training for Afghan Refugee and Displaced Widows and Orphans" Program is an integrated plan that addresses the special needs of widows and their children, many of whom are refugees and internally displaced persons. The program provides shelter, access to clean water,